



FINANCIAL CHECKLIST



Keep a good credit rating by paying your bills on time! Remember to keep a record of personal finances to stay on top of your recurring bills. The following is an example you may want to use in tracking your bills:

To: _____

Amount: _____

Address: _____

Due Date: _____ Does coupon go with payment: Yes _____ No _____

Money Checklist

1. Do you and your spouse have a joint checking account?

2. Will your bank accept a Power of Attorney?

3. Do you know:

- How deposits are made?
- How to balance your checkbook?
- How to read a bank statement?
- How to write checks?
- How to order more checks?
- What service charges are?
- What minimum balance means?

If you answered "NO" to any of these questions, call ACS and set up an appointment with the Consumer Affairs/Financial Assistance Program manager.

Budget

The following is an outline to help you in figuring your budget and how much money you will need to meet monthly expenses.

Monthly Financial Sheet

Income: Base Pay	\$ _____	
Quarters Allowance	\$ _____	
Separate Rations	\$ _____	
VHA	\$ _____	
BAS	\$ _____	
Other Allowances	\$ _____	
Other Income	\$ _____	\$ _____ Total

Deductions: Federal Withholding Tax	\$ _____	
State Withholding Tax	\$ _____	
FICA Tax	\$ _____	
Insurance (SGLI)	\$ _____	
GI Bill	\$ _____	
Government debt payment	\$ _____	
AER/Red Cross loan payment	\$ _____	
Contributions	\$ _____	
Allotments	\$ _____	\$ _____ Total

Available income (income minus deductions)	\$ _____
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Expenses:	
Rent	\$ _____
Gas	\$ _____
Water	\$ _____
Electricity	\$ _____
Phone	\$ _____
Food	\$ _____
Clothing	\$ _____
Personal items (toiletries, etc.)	\$ _____
Car	\$ _____
Insurance	\$ _____
Newspapers/books/magazines	\$ _____
Credit Cards	\$ _____
Car insurance	\$ _____
DPP, PX lay away	\$ _____
Gasoline	\$ _____
Recreation	\$ _____
Children's allowances	\$ _____
Gifts	\$ _____
School costs	\$ _____

Net income (available minus expenses):	\$ _____ Total
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